

WHAT IS CLAIMED IS:

1                   1.       In a relationship between a customer, a transaction provider and a  
2 service provider, the transaction provider providing money transfer services for the customer  
3 and the customer having an account associated with a convenience card, a system for  
4 enhancing customer loyalty in money transfer transactions, the system comprising:

5                   a communication network, the communication network being configured to  
6 transport information relating to the money transfer services provided by the transaction  
7 provider;

8                   a point of sale device in communication with the communication network, the  
9 point of sale device being located at a particular origination location and configured to  
10 receive an identifier, the identifier including sufficient identifying information to allow the  
11 transaction provider to identify the customer's account, to receive a request from the  
12 customer to process a money transfer transaction to a particular destination location, and to  
13 transmit the identifier and the request to process a money transfer transaction; and

14                  a transaction provider control in communication with the communication  
15 network and further in communication with a service provider, the transaction provider  
16 control being configured to receive the identifier and the request to process a money transfer  
17 transaction from the point of sale device, to identify the customer's account based on the  
18 identifying information included in the identifier, and to credit the customer's account with  
19 an award associated with the request to process a money transfer transaction, the award being  
20 redeemable by the customer for credit toward the purchase of a product from the service  
21 provider.

1                   2.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the point of sale device is further configured to  
3 receive the identifier by reading the identifier from the convenience card as the convenience  
4 card is swiped though the point of sale device.

1                   3.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the identifier is a telephone number.

1                   4.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the service provider is a merchant, and wherein the  
3 product is a tangible good.

1                   5.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the service provider is a telecommunication service  
3 provider, and wherein the product is a telecommunication service.

1                   6.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 5, wherein the award credited to the customer's account by  
3 the transaction provider control comprises sufficient credit to allow the customer to place a  
4 telephone call of a certain duration from the particular origination location to the particular  
5 destination location.

1                   7.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the transaction provider control comprises a  
3 database, which includes information about the customer's account.

1                   8.       A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 7, wherein the transaction provider control is further  
3 configured to update the second account with information related to the money transfer  
4 transaction.

5                   9.       A system for enhancing customer loyalty in money transfer  
6 transactions as recited in claim 1, wherein the service provider comprises a service provider  
7 control in communication with the transaction provider control, the service provider control  
8 comprising a database, which includes information about the customer's account.

1                   10.      A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the customer's account is maintained by the  
3 transaction provider.

1                   11.      A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the customer's account is maintained by the  
3 service provider.

1                   12.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 11, wherein crediting the customer's account with an award  
3 comprises sending a message to the service provider, the message including sufficient  
4 information to indicate the amount of the credit to be awarded to the customer's account.

1                   13.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 12, wherein the message specifies the amount of credit to be  
3 awarded to the customer's account.

1                   14.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 12, wherein the message includes sufficient information about  
3 the money transfer transaction to allow the service provider to determine the amount of credit  
4 to be awarded to the customer's account.

1                   15.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 14, wherein the message comprises information about the  
3 particular destination location and the particular origination location.

1                   16.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 11, wherein the customer's account is a first account, and  
3 wherein the convenience card is further associated with a second account maintained by the  
4 transaction provider.

1                   17.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 16, wherein the transaction provider control is further  
3 configured to update the second account with information related to the money transfer  
4 transaction.

1                   18.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the particular origination location and the  
3 particular destination location are the same location.

1                   19.     A system for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 1, wherein the award is based on a determinant selected from  
3 the group consisting of the amount of the money transfer transaction, the originating location  
4 of the money transfer transaction, the destination location of the money transfer transaction,

5 the timing of the money transfer transaction, an amount of a service fee associated with the  
6 money transfer transaction, and a type of money transfer transaction requested.

1                   20.     A system for enhancing customer loyalty in money transfer  
2 transactions, the system comprising:  
3                   a transaction provider control in communication with a third-party service  
4 provider;  
5                   a point of sale device in communication with the transaction provider control,  
6 wherein the point of sale device comprises a processor and a storage medium, and wherein  
7 the storage medium includes instructions executable by the processor to:  
8                   receive an identifier associated with a convenience card, wherein the  
9 convenience card is associated with an account at the service provider;  
10                  receive a request for a money transfer transaction; and  
11                  transmit the money transfer transaction request to the transaction  
12 provider control for execution.

1                   21.     The system of claim 20, wherein the transaction provider control  
2 comprises a second processor and a second storage medium, and wherein the second storage  
3 medium includes instructions executable by the second processor to:  
4                   receive a money transfer transaction request from the point of sale device;  
5                   receive the identifier from the point of sale device;  
6                   associate the money transfer transaction with the identifier; and  
7                   transmit a request to the third-party service provider to add credit to the  
8 service provider account associated with the convenience card, wherein the credit is based at  
9 least in part on the money transfer transaction.

1                   22.     The system of claim 21, wherein the transaction provider control  
2 comprises a third storage medium, the third storage medium comprising a database including  
3 a transaction provider account associated with the convenience card, and wherein the second  
4 storage medium includes instructions executable by the second processor to update the  
5 transaction provider account with information related to the requested money transfer  
6 transaction.

1                   23.     A money transfer convenience card that can be used to facilitate a  
2 money transfer transaction through a transaction provider, wherein the money transfer

3 convenience card is associated with an account, such that when the money transfer  
4 convenience card is used to facilitate a money transfer transaction through the transaction  
5 provider, an award is credited to the account associated with the convenience card, the award  
6 being redeemable toward the purchase of a product from a service provider and being based  
7 at least in part on the money transfer transaction.

1           24.     A money transfer convenience card as recited in claim 23, wherein the  
2 service provider is a telecommunication service provider, and wherein the certain amount of  
3 credit can be used toward the purchase of a telecommunication service.

1           25.     A money transfer convenience card as recited in claim 24, wherein the  
2 telecommunication service is telephone service, wherein the money transfer transaction has a  
3 certain origination location and a certain destination location, and wherein the award is  
4 sufficient to allow a telephone call of a certain duration between the certain origination  
5 location and the certain destination location.

1           26.     A money transfer convenience card as recited in claim 23, wherein the  
2 award is based on a determinant selected from the group consisting of the amount of the  
3 money transfer transaction, the originating location of the money transfer transaction, the  
4 destination location of the money transfer transaction, the timing of the money transfer  
5 transaction, an amount of a service fee associated with the money transfer transaction, and a  
6 type of money transfer transaction requested.

1           27.     A money transfer convenience card as recited in claim 23, wherein the  
2 account is maintained by the transaction provider.

1           28.     A money transfer convenience card as recited in claim 23, wherein the  
2 account is maintained by the service provider.

1           29.     A money transfer convenience card as recited in claim 28, wherein the  
2 customer's account is a first account, and wherein the convenience card is further associated  
3 with a second account maintained by the transaction provider.

1           30.     In a relationship between a customer, a transaction provider and a  
2 service provider, the transaction provider providing money transfer services for the customer  
3 and the customer having an account, the account being associated with a convenience card, a

4 method for enhancing customer loyalty in money transfer transactions, the method  
5 comprising:  
6 receiving a request from a customer to process a money transfer transaction,  
7 wherein the money transfer transaction has a certain origination location and a certain  
8 destination location;  
9 receiving an identifier, the identifier including sufficient identifying  
10 information to allow the customer's account to be identified;  
11 identifying the customer's account based on the identifying information  
12 included in the identifier; and  
13 crediting an account with an award based at least in part upon the requested  
14 money transfer transaction, the award being redeemable by the customer for credit toward the  
15 purchase of a product from a service provider.

1 31. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein receiving an identifier comprises receiving an  
3 identifier from a convenience card associated with the customer's account.

1 32. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 31, wherein receiving an identifier comprises reading an  
3 identifier from a convenience card swiped through a point of sale device.

1 33. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the identifier is a telephone number.

1 34. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the account is maintained by the transaction  
3 provider.

1 35. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the account is maintained by the service provider.

1 36. A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein crediting the customer's account with an award  
3 comprises sending a message to the service provider, the message including sufficient  
4 information to indicate the amount of the credit to be awarded to the customer's account.

1                   37.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 36, wherein the message specifies the amount of credit to be  
3 awarded to the customer's account.

1                   38.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 36, wherein the message includes sufficient information about  
3 the money transfer transaction to allow the service provider to determine the amount of credit  
4 to be awarded to the customer's account.

1                   39.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 38, wherein the message comprises information about the  
3 particular destination location and the particular origination location.

1                   40.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 35, wherein the account is a first account, and wherein the  
3 convenience card is further associated with a second account maintained by the transaction  
4 provider.

1                   41.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the service provider is a merchant, and wherein  
3 the product is a tangible good.

1                   42.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the service provider is a telecommunication  
3 service provider and wherein the product is a telecommunication service.

1                   43.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 42, wherein the award credited to the customer's account by  
3 the transaction provider control comprises sufficient credit to allow the customer to place a  
4 telephone call of a certain duration from the particular origination location to the particular  
5 destination location.

1                   44.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the particular origination location and the  
3 particular destination location are the same location.

1                   45.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, wherein the award is based on a determinant selected from  
3 the group consisting of the amount of the money transfer transaction, the originating location  
4 of the money transfer transaction, the destination location of the money transfer transaction,  
5 the timing of the money transfer transaction, an amount of a service fee associated with the  
6 money transfer transaction, and a type of money transfer transaction requested.

1                   46.     A method for enhancing customer loyalty in money transfer  
2 transactions as recited in claim 30, further comprising updating the account with information  
3 related to the money transfer transaction.

1                   47.     A method for enhancing customer loyalty in money transfer  
2 transactions, the method comprising:  
3                   receiving an identifier associated with a money-transfer convenience card,  
4 wherein the money-transfer convenience card is associated with an account at a third-party  
5 service provider;  
6                   processing a money transfer transaction;  
7                   associating the money transfer transaction with the identifier; and  
8                   adding credit to the account at the third-party service provider, wherein the  
9 credit is based at least in part on the money transfer transaction.

1                   48.     In a relationship between a customer, a transaction provider and a  
2 service provider, the transaction provider providing money transfer services for the customer  
3 and the customer having an account, the account being associated with a convenience card, a  
4 method for enhancing customer loyalty in money transfer transactions, the method  
5 comprising:

6                   receiving at a point of sale device an identifier from a convenience card, the  
7 identifier including sufficient identifying information to allow the transaction provider to  
8 identify the customer's account, the point of sale device being situated at a particular  
9 origination location;

10                  receiving at the point of sale device a request from the customer to process a  
11 money transfer transaction to a particular destination location;

12                  transmitting via a communication network the identifier and the request to  
13 process a money transfer transaction;



receiving at a transaction provider control the identifier and the request to process a money transfer transaction;  
identifying the customer's account based on the identifying information included in the identifier;  
calculating an amount of prepaid telephone service credit sufficient to allow the customer to place a telephone call of a certain duration from the origination location to the destination location, such that the customer can call a receiving party near the destination location to inform the receiving party that the customer has placed a request to process a money transfer transaction to the destination location; and  
crediting the customer's account with an award, the award being equivalent to the calculated amount of prepaid telephone service credit and based at least in part on the request to process a money transfer transaction.

49. In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

a communication network, the communication network being configured to transport information relating to the money transfer services being provided by the transaction provider;

means for receiving an identifier from the convenience card, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account with the transaction provider, the means for receiving an identifier from the convenience card being situated at a particular origination location;

means for receiving a request from the customer to process a money transfer transaction to a particular destination location;

means for transmitting via the communication network the identifier and the request to process a money transfer transaction;

means for receiving via the communication network the identifier and the request to process a money transfer transaction;

means for identifying the customer's account based on the identifying information included in the identifier;

means for calculating an amount of prepaid telephone service credit sufficient to allow the customer to place a telephone call of a certain duration from the origination

location to the destination location, such that the customer can call a receiving party near the destination location to inform the receiving party that the customer has placed a request to process a money transfer transaction to the destination location; and

means for crediting the customer's account with an award, the award being equivalent to the calculated amount of prepaid telephone service credit and based at least in part on the request to process a money transfer transaction.

50. In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

- a communication interface;
- a processor in communication with the communication interface; and
- a computer readable medium in communication with the processor, the computer readable medium comprising instructions executable by the processor to:
  - receive an identifier associated with an account;
  - receive a request to process a money transfer transaction;
  - process the money transfer transaction; and
  - credit the account with an award based at least in part upon the requested money transfer transaction, the award being redeemable by the customer for credit toward the purchase of a product from a service provider.

51. In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

- a communication interface;
- a processor in communication with the communication interface; and
- a computer readable medium in communication with the processor, the computer readable medium comprising instructions executable by the processor to:
  - receive from a point of sale device an identifier associated with a convenience card, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account;

12                                receive from a point of sale device a request from the customer to  
13 process a money transfer transaction from a particular origination location to a  
14 particular destination location;  
15                                identify the customer's account based on the identifying information  
16 included in the identifier;  
17                                calculate an amount of prepaid telephone service credit sufficient to  
18 allow the customer to place a telephone call of a certain duration from the origination  
19 location to the destination location, such that the customer can call a receiving party  
20 near the destination location to inform the receiving party that the customer has  
21 placed a request to process a money transfer transaction to the destination location;  
22 and  
23                                credit the customer's account with an award, the award being  
24 equivalent to the calculated amount of prepaid telephone service credit and based at  
25 least in part on the request to process a money transfer transaction.